

Notice of References Cited		Application/Control No. 09/837,279	Applicant(s)/Patent Under Reexamination CINCOTTA, DAVID	
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U.S. PATENT DOCUMENTS

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NON-PATENT DOCUMENTS

*	Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)		
U	Barb Albert, Depauw offers "pay now, study later" plan, April 17, 1998, Indianapolis Star/News, pp. 1-2.		
V	Shannon Loane, Paying College: Prepaid Tuition and College Savings Plans, 2003, ERCI Clearinghouse on Higher Education, ED482557, p.1.		
W	Executive Memorandum # 507, February 4, 1998, The Heritage Foundation, www.heritage.org, p. 2.		
X	Diana F. Cantor, Executive Director of the Virginai Savings Pan and Chair of the College Savings Plans Network (CSPN), Testimony before the House Committee on Financial Services, Subcommittee on Capital Markets, Insurance and Government Sponsores Enterprises, June 2, 2004, p. 6 + Exhibit A, p. 2.		

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
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	V	John Downes & Jordan Elliot Goodman, 1998, Dictionary of Finance and Investment Terms, Barron's Financial Guides, Fifth Edition, pp. 221, 416.
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